

Permanence

This bank is a Permanent Institution. It has its roots deep in the business life of the community. It represents the security of this people. It invites your co-operation.

HOWARD NATIONAL BANK

Waiting for Something to Turn Up

The real man is the man who turns something up. He is not a plaything of chance. He coerces opportunity.

When you put your money in the Bank you are preparing the means by which, when the chance comes, you can turn something up. Let this Bank help you.

CITY TRUST COMPANY

FRANKLIN POSTMASTER IN THE COUNTY JAIL

Wesley R. Whitney, for Seven Years in Charge of Uncle Sam's Mail, Held for Trial on Charge of Embezzling About \$2,000

Wesley Ray Whitney, for the last seven years postmaster at Franklin, is in the Chittenden county jail awaiting trial in the United States court on a charge of embezzling about \$2,000 from the post office of which he had charge. He was arraigned Saturday before United States Commissioner, J. J. Enright, when bail was fixed in the sum of \$2,000. This amount he has thus far been unable to raise.

Whitney, who is married and has four children, is said to have admitted that he lost money heavily playing the stock market and made the peculations to keep him up. That there were irregularities in the postoffice affairs was discovered about two months ago and Inspector Walter Irish was put on the job. Whitney got word that his arrest was imminent and left Franklin before he was arrested. He procured employment at various places, but finally decided to go home and face the charge. This he did Friday night, with the result that he was taken into custody.

The grand jury will sit December 16 and it is expected his case will be considered at that time.

NEW INSURANCE TAX LAW BLANKS READY

Montpelier, Nov. 28.—The commissioner of taxes has just had blanks printed for the administration of the new tax law passed by the legislature. The blanks are for taxing insurance written in this State by companies not authorized by the insurance to do business in Vermont. It has been the practice for a number of years for many insurance companies not to obtain a license from the insurance commissioner, but to write insurance through mail and indirectly, so as to avoid paying taxes on their premiums received from business in this State. Of course such companies have been in a position to grant better rates than the regular companies lawfully doing business in the State. This was a situation which the legislature of 1919 sought to remedy and incidentally to provide some additional revenue for the State.

The law provides that persons carrying insurance in any unauthorized company shall make a return to the commissioner of taxes before the tenth of December of each year of such insurance as blanks furnished by him. These blanks have been printed, and together with a list of the companies lawfully entitled to do business, may be obtained from the commissioner of taxes. If a person who carries such insurance fails to report, he is subject to a heavy penalty. While it may seem that the law can be readily evaded, it is a fact that when the insurance is adjusted in case of a loss the fact is liable to come out and then the insured would be subject not only to a heavy penalty, but to the payment of back taxes.

CALEDONIA COUNTY COURT OPENS SESSIONS

St. Johnsbury, Dec. 2.—The December term of the Caledonia county court opened today. Judge Frank L. Fish presiding. The first case to be tried will be that of Philip K. Beck vs. Mrs. Margaret N. Heywood for alleged injuries to the plaintiff as the result of an automobile collision two years ago. When the jury was empaneled the court excluded C. A. Aldrich of Sutton who asked to be excused because he was the only blacksmith in town and could not get anyone to take his place.

The Caledonia County Bar association had its annual banquet to-night, about 25 members being present. A memorial was read to the late President, Judge Walter F. Smith, was presented by Alexander Dunnett and Judge Fish gave an address, entitled "The Amelioration of the Law." Walter A. Dutton of Hardwick was toastmaster and presided at the meeting.

BURNED BY COFFEE

Mrs. Elda Gardner of Pownal Center was painfully burned the other day when she tripped while carrying several quarts of hot coffee at a house supper. A portion of the liquid burned her about the body.

WHITNEY'S THEFTS AMOUNT TO \$3,100

Former Postmaster at Franklin Worked Scheme With Money Orders by Which to Get Funds to Play the Stock Market, Where He Lost Heavily

It has been learned that the total amount of Wesley Ray Whitney's peculations from the office of which he was postmaster at Franklin is about \$3,100. Whitney is not loath to talk about his case to the officials and it is evidently his intention to plead guilty at the earliest opportunity to embezzlement.

The time which elapsed from the beginning of his stealing until he left Franklin was about a year, and from the manner in which he stole the money he knew that any attempt to cover up his thefts would be fruitless in the end as they were bound to be discovered after the lapse of a certain amount of time.

Whitney had been in the habit of writing out the money orders for those who purchased them there because he could do it much faster and many of those wanting the orders could not write. When he began stealing he filled out the blank order to any amount he desired, just as anyone would fill out a check, and he entered up a smaller amount on the stub. For instance if he took an order for \$100 he would fill in the blank order for \$100 and the stub for perhaps one dollar and leave the money in the postoffice. By this method he made money enough to keep his end up in the stock market for some time. He played "seven metals" and at one time was ahead of the game several hundreds of dollars. He was a gambler and had been square with him he would have been much more ahead. In the long run, he lost heavily and toward the last was in Boston most of the time cashing forged money orders to provide himself with the means to play the market.

The postoffice at Franklin has been a presidential office until only recently, when it was changed to a fourth-class office. Whitney resigned last July, his resignation to go into effect as soon as his successor could be appointed. In September the postoffice inspector Irish was at the Franklin office looking over the accounts and Whitney, becoming alarmed, went away. On thinking the matter over, he decided to come back and face the music. He is about 27 years of age and married with four children.

ANNAPOLIS WINS FROM WEST POINT, 6 TO 0

Charles King's Two Goals From Placement Do the Trick

New York, Nov. 29.—Through the drab, foggy fog up at the Polo Grounds yesterday afternoon the Blue and Gold of the United States Navy waved in triumph when Charles King, the right tackle of the Annapolis eleven, twice booted the ball between the Army goal posts and sent the big West Point team down to defeat by a score of 6 to 0.

The modest young midshipman's unerring foot sent the ball over the first crossbar in the second period from the 25-yard line, and again, in the gathering dusk of the fourth period, he kicked another goal from placement from the 25-yard mark. Not since 1912 has Annapolis humbled the West Point team, and in that year the team was accomplished in the same way. John Brown kicking two goals from placement as King did yesterday.

The cold, misty rain which fell throughout the game did not dampen the ardor of the lads from Uncle Sam's service academies, and the 4,000 spectators, who banked all sides of the gridiron, laughed and cheered the players in their faces and stayed until long after the battle was over to see the Navy's celebration of joy which they had been waiting seven long years to stage. This rain-soaked gathering broke loose at the game's end and joined with the midshipmen when they broke loose in hysterical excitement.

Complete Cemetery Records

Montpelier, Dec. 2.—The returns made thus far to the secretary of State show that 25 towns have complied with the recent laws governing the filing their cemetery records in the office of the secretary before January 1. One hundred and fifty towns have applied for the blanks upon which to make their report, but thus far only 25 out of 247 towns have reported.

WILSON URGES TAX AND TARIFF READJUSTMENT AND ADVISES BUDGET SYSTEM

Washington, Dec. 2.—The text of President Wilson's message to Congress is as follows:

To the Senate and House Representatives:

I sincerely regret that I cannot be present at the opening of this session of the Congress. I am thus prevented from presenting in as direct a way as I could wish the many questions that are pressing for solution at this time. Happily, I have the advantage of the advice of the heads of the several executive departments who have kept in close touch with affairs in their detail and whose thoughtful recommendations I earnestly second.

In the matter of the railroad and the readjustment of their affairs, growing out of federal control, I shall take the liberty at a later day of addressing you.

I hope that Congress will bring to a conclusion at this session legislation relating to the establishment of a budget system. That there should be one single authority responsible for the making of all appropriations and that appropriations should be made not independently of each other, but with reference to one single comprehensive plan of expenditures properly related to the nation's income, there can be no doubt. I believe the burden of preparing the budget must, in the nature of the case, if the work is to be properly done and responsibility concentrated in one place, rest upon the executive. The budget so prepared should be submitted to an approved or amended by a single committee of each house of Congress and no single appropriation should be made by the Congress, except such as may be made in the budget prepared by the executive.

Another and not less important aspect of the problem is the ascertainment of the economy and efficiency with which the money appropriated is expended. Under existing law the audit is for the purpose of ascertaining whether expenditures have been lawfully made within the appropriations. No one is authorized or equipped to ascertain whether the money has been spent wisely, economically and effectively.

The auditors should be highly trained officials with permanent tenure in the treasury department, free of obligations to, or motives of consideration for, this or any subsequent administration, and authorized and empowered to examine into and make report upon the methods employed and the results obtained by the executive departments of the government. Their reports should be made to the Congress and to the secretary of the treasury.

MUST SIMPLIFY TAXATION

I trust that the Congress will give its immediate consideration to the problem of simplifying the collection of the income and profit taxes has become an immediate necessity. These taxes performed indispensable service during the war. They must, however, be simplified, not only to save the taxpayer inconvenience and expense, but also to make certain and definite.

With reference to the details of the revenue law, the secretary of the treasury and the commissioner of internal revenue will lay before you for your consideration certain amendments necessary or desirable in connection with the administration of the law—recommendations which have my approval and support. It is of the utmost importance that in dealing with this matter the Congress should not be disturbed as far as regards taxes for the calendar year 1920, payable in the calendar year 1921. The Congress might well consider whether the higher rates of income and profit taxes can be made more effective by the production of revenue and whether they may not, on the contrary be destructive of business activity and productive of waste and inefficiency. There is a point at which in peace time high rates of income and profits taxes discourage energy, remove the incentive to new enterprise, encourage extravagant expenditures and produce industrial stagnation with consequent unemployment and other attendant evils.

PROBLEM NOT EASY ONE

The problem is not an easy one. A fundamental change has taken place with reference to the position of America in the world. The political and economic conditions engendered by decades of controversy between two schools of political and economic thought—the one believers in protection of American industries, the other believers in tariff for revenue only—must be submerged in the single effort to solve the problem of the public interest in the light of utterly changed conditions. Before the war America was heavily the debtor of the rest of the world and the interest payments she had to make to foreign countries on American securities were a heavy burden. Now she is a creditor and her exports have been greatly stimulated and increased prices have increased their value. On the other hand she has purchased a large proportion of the American securities previously held abroad, has loaned some \$9,000,000 to foreign governments, and has built her own ships.

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needs and exigencies of the new day in which we live. A day full of hope and promise for American business if it will but take advantage of the opportunities that are ours for the asking. The recent war has ended our isolation and thrown upon us a great duty and responsibility. The United States must show its capacity to meet the needs of the world and through the process of friendly co-operation and fair competition, the legitimate interests of the nations concerned may be successfully and equitably adjusted.

There are other matters of importance upon which I urged action at the last session of Congress which are still pressing for solution. I am sure it is not necessary for me again to remind you that there is one immediate and very practical matter which we should meet in the near future. It is a matter of recognition and relief to our soldiers. I can do no better than to quote from my last message urging this consideration.

OUR RETURNING SOLDIERS

We must pay to them the returning soldiers are assisted in every practicable way to find the places for which they were trained in the day of war of the country. This can be done by developing and maintaining upon an adequate scale the admirable organization created by the department of labor for placing men seeking work and it can also be done, in at least one very great field, by creating a new bureau for individual enterprise. The secretary of labor or has pointed out the way by which returning soldiers may be helped to find and take up land in the hitherto undeveloped regions of the country which the federal government has already prepared for the purpose of reclamation, and also on many of the out-crofts or neglected areas which lie within the limits of the older States; and I once more take the liberty of recommending very urgently that his plans shall receive the immediate and substantial support of the Congress.

TARIFF LEGISLATION

In the matter of tariff legislation, I beg to call your attention to the statements contained in my last message urging legislation with reference to establishment of the chemical and dyestuffs industry in America.

Among the industries to which special consideration should be given is that of the manufacture of dyestuffs and related chemicals. Our complete dependence upon foreign supplies for these materials is an interruption of trade a cause of exceptional economic disturbance. The close relation between the manufacture of dyestuffs, on the one hand and of explosives and poisonous gases on the other, moreover, has given the industry an exceptional significance and value. Although the United States will gladly and unhesitatingly join in the program of international disarmament, it will, nevertheless, be a policy of obvious prudence to make certain suggestions for maintenance of a chemical plant. The German chemical industry, with which we will be brought into competition, was and may well be again, a thoroughly knit monopoly capable of exercising a competition of a peculiarly insidious and dangerous kind.

MUST INCREASE FOOD SUPPLY

During the war the farmer performed a vital and willing service of the nation. By materially increasing the production of food and the necessities of life, he aided the Government in its war effort and the allies with the increased amounts of food necessary to keep their immense armies in the field. He indisputably helped to win the war. But there is now scarcely less need of increasing the production in food and the necessities of life. I ask the Congress to consider the problem of food and the necessities of life. I ask the Congress to consider the problem of food and the necessities of life. I ask the Congress to consider the problem of food and the necessities of life.

POLITICAL RESTLESSNESS

I would call your attention to the widespread condition of political restlessness in our body politics. The causes of this unrest, while various and complicated, are superficial rather than deep-seated. Broadly they arise from or are connected with the failure of our government to meet its obligations to the people and to the world.

MUST PUT OUR HOUSE IN ORDER

The great unrest throughout the world of which has emerged a demand for an immediate consideration of the difficulties between capital and labor bids to put our own house in order. Frankly there can be no permanent peace and settlements between capital and labor, which do not recognize the fundamental concepts for which labor has been struggling through the years. The whole world gave its recognition and endorsement to these fundamental principles in the League of Nations. The statesmen gathered at Versailles realized the fact that world stability could not be had by lowering to industrial standards and conditions against which the average workman of the world had revolted. It is, therefore, the task of the statesmen of this new day of change and readjustment to recognize world conditions and to seek to bring about, through legislation, conditions that will mean the ending of age-long antagonisms between capital and labor and that will hopefully lead to the building up of a comradeship which will result not only in greater contentment among the mass of workmen, but also bring about a greater production

WOULD EXTEND FOOD ACT

I now strongly urge the necessity of the extension of the present food control act as to the period of time in which it shall remain in operation. The attorney-general has submitted a bill providing for an extension of this act for a period of six months. As it now stands it is limited in operation to the period of the war and becomes inoperative upon the formal proclamation of peace. It is imperative that it should be extended at once. The department of justice has built up machinery for the purpose of enforcing the provisions of all of which must be abandoned upon the conclusion of peace unless the provisions of this act are extended.

During this period, the Congress will have an opportunity to make similar permanent provisions and regulations with regard to all goods destined for interstate commerce and to exclude them from interstate shipment, if the requirements of the law are not complied with. Some such regulation is imperatively necessary. The abuses that have grown up in the manipulation of prices by the withholding of foodstuffs and other necessities of life cannot otherwise be effectively prevented. There can be no doubt of either the necessity or the legitimacy of such measures.

PUBLICITY VALUABLE ASSET

As I pointed out in my last message, publicity can accomplish a great deal in the hands of the government. The government must be clearly brought to the attention of the consuming public, civic organizations and State officials, who are in a position to lend their assistance to our efforts. You have made available funds which to carry on this campaign. I am sure that the government will be able to carry on this campaign with the publicity which is now available. Specific recommendations have been made by the attorney-general in this regard. I strongly urge upon you its immediate adoption. It is one of the preliminary steps to this campaign.

BETTER COLD STORAGE LAW

I also renew my recommendation that the Congress pass a law regulating cold storage as it is regulated, for example, by the laws of the State of New Jersey, which limit the time during which goods may be kept in storage. At present the method of disposing of them if kept beyond the permitted period, and require that goods released from storage shall in all cases bear the date of their receipt. It would materially add to the availability of the law for the purpose we now have in view, if it were also prescribed that all goods released from storage for interstate shipment should have plainly marked upon each package the selling or market price at which they went into storage. By this means the purchaser would always be able to learn what profit stood between him and the producer or the wholesale dealer.

I would also renew my recommendation that all goods destined for interstate commerce should in every way, where goods are packed or stored, be plainly marked with the price at which they left the hands of the producer.

We should formulate a law requiring a federal license of all corporations engaged in interstate commerce and embodying in the license conditions under which it is to be issued, specific regulations designed to secure competitive selling and prevent unreasonable profits in the method of marketing.

Such a law would afford a welcome opportunity to effect other much needed reforms in the business of interstate shipment and in the methods of corporations which are engaged in it, but for the moment I confine my recommendations to the object immediately in hand, which is to lower the cost of living.

AS TO LABOR

No one who has observed the march of events in the last year can fail to note the absolute need of a definite program to bring about an improvement in the conditions of labor. There can be no settled conditions leading to increased production and a reduction in the cost of food and the necessities of life. The failure of other nations to consider this matter in a vigorous way has produced by bitterness and jealousies and antagonism the food of radicalism. The only way to keep men from agitating social grievances is to remove the grievances. An unwillingness even to discuss these matters produces only dissatisfaction and gives comfort to the extreme elements in our country which endeavor to stir up disturbances. In order to produce a more permanent improvement in the conditions of labor, we must have a course of education and re-education. The remedy for these things must be not negative in character. It must be constructive. It must comprehend the general interest. Any real antidote for the social ills which manifest themselves in our country must be a constructive one, one that bases our national life and the application of a remedy.

Congress has already shown its willingness to deal with these industrial wrongs by establishing the eight hour day as the standard in every kind of work. It has sought to find a way to prevent child labor. It has served the whole country by leading the way in developing the means of preserving and safeguarding lives and health in dangerous industries. I must now help in the difficult task of finding a method which will bring about a genuine democratization of industry, based on the full recognition of the rights of those who work, in what ever affects their welfare. It is with this purpose in mind that I called a conference to meet in Washington on December 1 to consider these problems in all the broad aspects, with the idea of bringing about a better understanding between these two interests.

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WHAT LABOR DEMANDS

To analyze the particulars in the demands of labor is to admit the justice of their complaint in many matters that lie at their basis. The workman demands adequate wages, sufficient to permit him to live in comfort, unhampered by the fear of poverty and want in his old age. He demands the right to live and the right to work amidst sanitary surroundings, both in home and workshop, surroundings that develop and do not retard his own health and well-being; and the right to provide for his children's wants in the matter of health and education. In other words, it is his desire to make the conditions of his life and the lives of those dear to him tolerable and easy to bear.

The establishment of the principles regarding labor laid down in the covenant of the League of Nations offers us the way to industrial peace and conciliation. No other road lies open to us. Not to pursue this one is longer to invite anarchy, bitterness and antagonism, which in the end only leads to industrial and social disaster. The unwilling workman is not a profitable servant. An employee whose industrial life is hedged about by hard and unjust conditions which he does not create and over which he has no control, lacks the fine spirit of enthusiasm and volunteer effort which are the necessary ingredients of a great producing entity. Let us be frank about this solemn matter.

The evidences of world-wide unrest, which manifest themselves in violence throughout the world bid us pause and consider the means to be found to stop the spread of this contagious thing before it saps the very vitality of the nation itself. Do we gain strength by allowing the unrest to spread? or is it the business of statesmen to treat these manifestations of unrest which meet us on every hand as evidences of an economic disorder, and to apply constructive remedies wherever necessary being sure that in the application of the remedy we touch not the vital issues of our industrial and economic life? There can be no recession of the tide of unrest until legislative intractabilities are set up to stem that tide.

Governments must recognize the right of individuals to organize for human objects that have at their base the mutual protection and welfare of those engaged in all industries. Labor must be longer treated as a commodity. It must be regarded as the activity of human beings, possessed of deep yearnings for a better life, and as such, man gives his best thoughts to repair and replenishment of his machinery so that its usefulness will not be impaired and its power to produce may always be at its height and in full vigor and motion. No less a duty ought to be placed upon the machine, which after all propels the machinery of the world and is the great dynamic force that lies back of all industry and progress. Return to the old standards of wage and industry in employment are unthinkable. The terrible tragedy of war upon its inventory and which has brought the world to the verge of chaos and disaster would be vain if there should ensue a return to the conditions of the past. Europe itself, whence has come the unrest which now is the most serious threat to our peace, stands in these vital human matters which America might well accept as an example, not to be followed, but studiously to be avoided. Europe made labor the differential, and the price of all labor, economy and antagonism and produced industry.

The right of labor to live in peace and comfort must be recognized by governments and America should be the first to lay the foundation stones upon which industrial peace shall be built.

Labor not only is entitled to an adequate wage, but capital should receive a reasonable return upon its investment and is entitled to protection at the hands of the government in every emergency. No government worthy of the name can "play" the elements against each other. For there is a mutuality of interest between them which the government must seek to express and to safeguard at all cost.

The right of individuals to strike is inviolate and ought not to be interfered with by any process of government, but there is a predominant right and that is the right of the government to protect all of its people and to assure the peace and mastery against the challenge of any class. The government, when it asserts that right, seeks not to antagonize a class, but simply to defend the right of the whole people as against the intractable and intractable power of the few. The government must not be dominated by the attempt of any class to use a power that only government itself has a right to exercise as a protection to all.

In the matter of international disputes which have led to war, statesmen have sought to find up as a remedy for war. This is not the point at issue. The settlement of industrial disputes, by the establishment of a tribunal, fair and just alike to all, which will settle industrial disputes which in the past have led to war disaster? America, witnessing the consequences which have followed out of such disputes between nations, is tempted to deal with these matters by means of peaceful processes. Surely there must be some method of bringing together in a council of peace and amity these two great interests out of which we cannot have a happier day without co-operation, a day that will make for more comfort and happiness in living and a more tolerable condition among all classes of men. Certainly human intelligence can define some means for adjusting the differences between capital and labor.

This is the hour of test and trial for America. By her prowess and strength, and the indomitable courage of her soldiers she demonstrated her power to vindicate on foreign battle fields her conception of liberty and justice. Let not her influence as a mediator between capital and labor be weakened and her own failure to settle matters to purely domestic concern be proclaimed to the world. There are those in this country who threaten direct action to force their will upon a majority. Europe to-day is in a blood and iron era. A painful lesson of the power of minorities is made little difference what minority it is, whether capital or labor, or any other class; no sort of privilege will ever be permitted to dominate this country. We are a partnership or nothing that is worth while. We are a democracy where the majority are the masters of all the hopes and purposes of the men who founded this government have been defeated and forgotten. In America there is but one way by which great reforms can be accomplished and the relief sought by classes chained and at it is through the orderly processes of representative government. Those who would propose any other method of reform are enemies of this country. America will not be daunted by threats or lose her composure or calmness in these distressing times. We can afford to be a democracy where the majority are the masters of all the hopes and purposes of the men who founded this government have been defeated and forgotten. In America there is but one way by which great reforms can be accomplished and the relief sought by classes chained and at it is through the orderly processes of representative government. Those who would propose any other method of reform are enemies of this country. America will not be daunted by threats or lose her composure or calmness in these distressing times. 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